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FLOOD INSURANCE STUDY

ORIGINAL

TOWN OF MARTINDALE, TEXAS
CALDWELL COUNTY

MARCH 18, 1986

Federal Emergency Management Agency

COMMUNITY NUMBER - **481587**

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TABLE OF CONTENTS

		Page
1.0	INTRODUCTION	1
	1.1 Purpose of Study	1
	1.2 Authority and Acknowledgements	1
	1.3 Coordination	1
2.0	AREA STUDIED	2
	2.1 Scope of Study	2
	2.2 Community Description	2
	2.3 Principal Flood Problems	2
	2.4 Flood Protection Measures	2
3.0	ENGINEERING METHODS	4
	3.1 Hydrologic Analyses	4
	3.2 Hydraulic Analyses	5
4.0	FLOOD PLAIN MANAGEMENT APPLICATIONS	5
	4.1 Flood Boundaries	6
	4.2 Floodways	6
5.0	INSURANCE APPLICATION	9
	5.1 Reach Determinations	9
	5.2 Flood Hazard Factors	9
	5.3 Flood Insurance Zones	11
	5.4 Flood Insurance Rate Map Description	11

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TABLE OF CONTENTS - continued

		Page
6.0	OTHER STUDIES	11
7.0	LOCATION OF DATA	12
8.0	BIBLIOGRAPHY AND REFERENCES	12

FIGURES

Figure 1 - Vicinity Map 3

Figure 2 - Floodway Schematic 8

TABLES

Table 1 - Summary of Discharges 4

Table 2 - Floodway Data 7

Table 3 - Flood Insurance Zone Data 10

EXHIBITS

Exhibit 1 - Flood Profiles
San Marcos River Panels 01P-03P

Exhibit 2 - Flood Boundary and Floodway Map

PUBLISHED SEPARATELY:

Flood Insurance Rate Map

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FLOOD INSURANCE STUDY
TOWN OF MARTINDALE, TEXAS

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Town of Martindale, Caldwell County, Texas, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood risk data for various areas of the community that will be used to establish actuarial flood insurance rates and assist the community in their efforts to promote sound flood plain management. Minimum flood plain management requirements for participation in the National Flood Insurance Program are set forth in the Code of Federal Regulations at 44 CFR, 60.3.

This Flood Insurance Study was prepared by compiling pertinent information for the flood hazard areas in the Town of Martindale from existing technical and/or scientific data. This existing data was reviewed by the Federal Emergency Management Agency (FEMA) prior to its use in the development of this Flood Insurance Study to ensure compliance with National Flood Insurance Program (NFIP) accuracy requirements.

In some states or communities, flood plain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence and the state (or other jurisdictional agency) will be able to explain them.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were performed by URS Company, Consulting Engineers, during the preparation of the Flood Insurance Study for Caldwell County, Texas. The Caldwell County study was completed in February 1980.

1.3 Coordination

The data in this study were originally published as a part of the Flood Insurance Study for the unincorporated areas of Caldwell County. On April 6, 1981, the results of the Caldwell County study were reviewed at

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a final Consultation and Coordination Officer's (CCO) meeting attended by representatives of FEMA, Caldwell County, and URS Company, Consulting Engineers.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the Town of Martindale, Caldwell County, Texas. The area of study is shown on the Vicinity Map (Figure 1).

The San Marcos River was studied by detailed methods for its entire length within the corporate limits. The areas studied by detailed methods were selected based upon the extent and validity of available existing hydrologic and hydraulic data.

Hemphill Creek, Morrison Creek, and an unnamed tributary to the San Marcos River were studied by approximate methods. Approximate methods of analysis were used to study all remaining areas having a potential flood hazard that did not have available detailed scientific or technical data.

2.2 Community Description

The Town of Martindale is located in the western portion of Caldwell County in south-central Texas, approximately 30 miles south of the City of Austin. It is situated on the San Marcos River, across the river from Guadalupe County.

Martindale has a subtropical climate characterized by hot, humid summers and mild winters. Average temperatures range from 41 degrees Fahrenheit (°F) in January to 96°F in July (Reference 1).

2.3 Principal Flood Problems

Most flood-producing storms in Martindale occur in the spring and fall, although intense local thunderstorms can produce flooding throughout the year. U. S. Geological Survey (USGS) gaging stations are located on the San Marcos River at San Marcos and at Luling. Although the period of record for the gage at Luling dates back to 1939, State Highway Department information estimates floods dating back to 1859. The five largest floods, either estimated or recorded, on the San Marcos River in descending order of magnitude were those of September 10, 1921, May 15, 1970, September 1952, 1929, and 1913. Other damaging floods are known to have occurred on the river in 1957, 1958, 1959, 1960, and 1968 (Reference 2).

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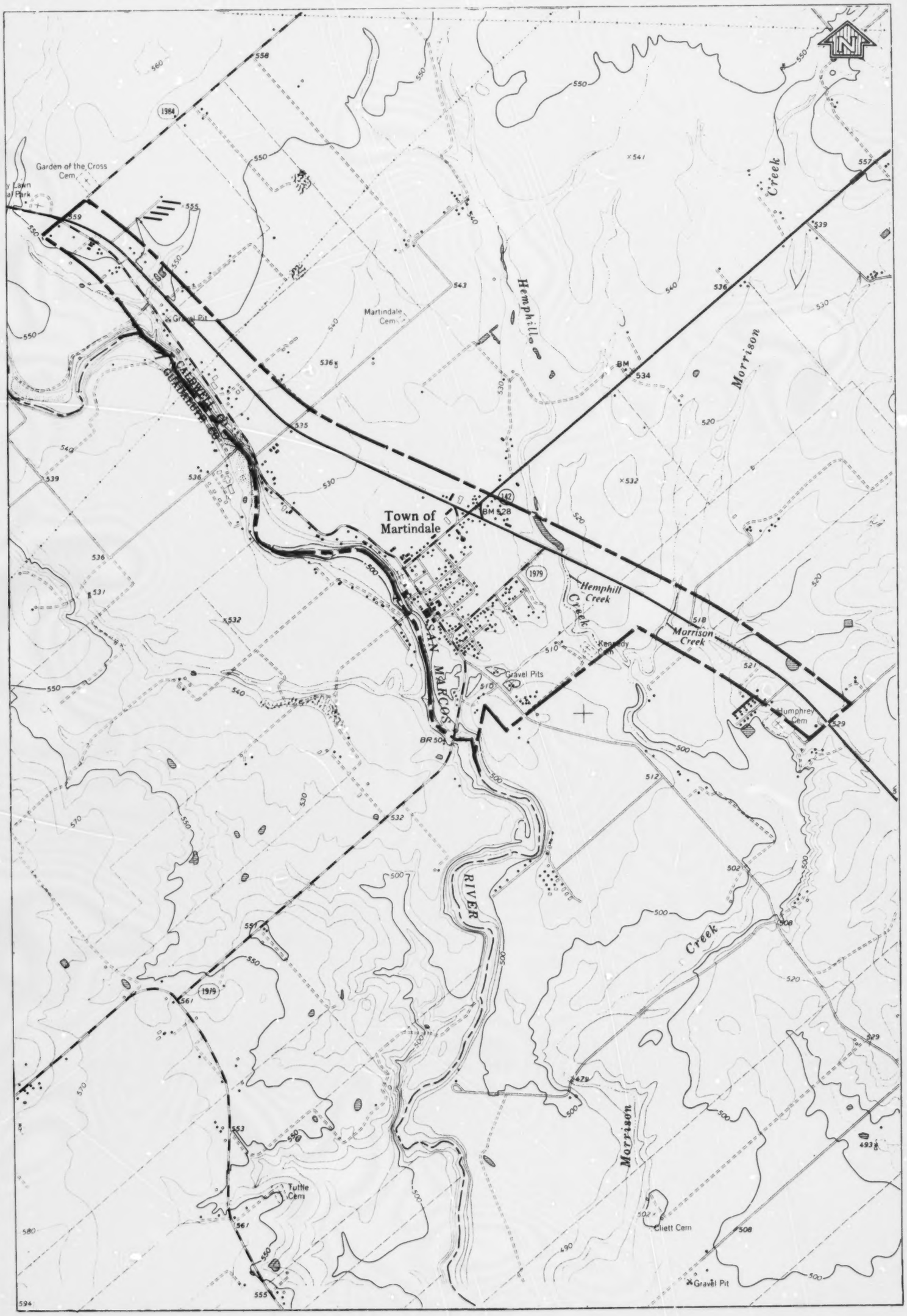

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF MARTINDALE, TX

(CALDWELL COUNTY)

APPROXIMATE SCALE

2000 0 2000 4000 6000 FEET

VICINITY MAP

FIGURE 1

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2.4 Flood Protection Measures

To date, no specific measures for protection from flooding along the San Marcos River have been implemented or are under immediate consideration.

3.0 ENGINEERING METHODS

For the flooding source studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude which are expected to be equaled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for flood plain management and for flood insurance rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10, 2, 1, and 0.2 percent chance, respectively, of being equaled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for the flooding source studied in detail affecting the community.

The hydrologic analysis for this study was obtained from the Flood Insurance Study for Caldwell County (Reference 3). A summary of drainage area-peak discharge relationships for the San Marcos River is shown in Table 1, "Summary of Discharges."

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (sq. miles)	PEAK DISCHARGES (cfs) 10-YEAR	50-YEAR	100-YEAR	500-YEAR
SAN MARCOS RIVER					
At F.M. 20 (in Caldwell County)	594	38,650	90,900	126,850	255,800
At the upstream Caldwell County boundary	533	36,600	86,000	119,000	243,000

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3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the source studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Cross sections for the backwater analysis of the San Marcos River were located by field reconnaissance and were field surveyed using third order accuracy. Cross sections were taken at close intervals above and below bridges and culverts in order to compute the significant backwater effects of these structures. Bridges and culverts were field surveyed and compared to available bridge plans to determine elevation data and structural geometry.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 4.2), selected cross section locations are also shown on the Flood Boundary and Floodway Map (Exhibit 2).

Water-surface elevations of floods of the selected recurrence intervals were computed using the COE HEC-2 step-backwater computer program (Reference 4). Flood profiles were drawn showing computed water-surface elevations for floods of the selected recurrence intervals. Starting water-surface elevations for the San Marcos River were determined by the slope/area method.

Channel roughness factors (Manning's "n") used in the hydraulic computations were chosen by engineering judgment and based on field observations of the channels and flood plain areas. The channel "n" values for the San Marcos River ranged from 0.030 to 0.080, and the overbank "n" values ranged from 0.035 to 0.095.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in this study are shown on the maps.

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

4.0 FLOOD PLAIN MANAGEMENT APPLICATIONS

The National Flood Insurance Program encourages State and local governments to adopt sound flood plain management programs. Therefore, each Flood Insurance Study produces maps designed to assist communities in developing flood plain management measures.

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4.1 Flood Boundaries

To provide a national standard without regional discrimination, the 1 percent annual chance (100-year) flood has been adopted by FEMA as the base flood for flood plain management purposes. The 0.2 percent annual chance (500-year) flood is employed to indicate additional areas of flood risk in the community. For each stream studied in detail, the 100- and 500-year flood plain boundaries have been delineated using the flood elevations determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps (Reference 5).

For the streams studied by approximate methods, the boundary of the 100-year flood was delineated using the topographic maps referenced above.

The 100- and 500-year flood plain boundaries are shown on the Flood Boundary and Floodway Map (Exhibit 2). In cases where the 100- and 500-year flood plain boundaries are close together, only the 100-year flood plain boundary has been shown. Small areas within the flood plain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

4.2 Floodways

Encroachment on flood plains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of flood plain management involves balancing the economic gain from flood plain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of flood plain management. Under this concept, the area of the 100-year flood plain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent flood plain areas, that must be kept free of encroachment so that the 100-year flood can be carried without substantial increases in flood heights. Minimum federal standards limit such increases to 1.0 foot, provided that hazardous velocities are not produced. The floodway in this study is presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway studies.

The floodway presented in this study was computed on the basis of equal conveyance reduction from each side of the flood plain. The results of these computations are tabulated at selected cross sections for the stream segment for which a floodway is computed (Table 2).

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FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH[2] (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
					(FEET NGVD)			
San Marcos River								
T	226,945	1900/1700	29,320	3.4	520.9	520.9	521.7	0.8
U	229,963	2590/210	16,784	7.1	523.5	523.5	524.3	0.8
V	236,215	848/200	16,164	7.4	534.1	534.1	535.0	0.9

[1]Feet above confluence of Plum Creek
[2]Width/width within corporate limits

TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF MARTINDALE, TX

(CALDWELL CO.)

FLOODWAY DATA

SAN MARCOS RIVER

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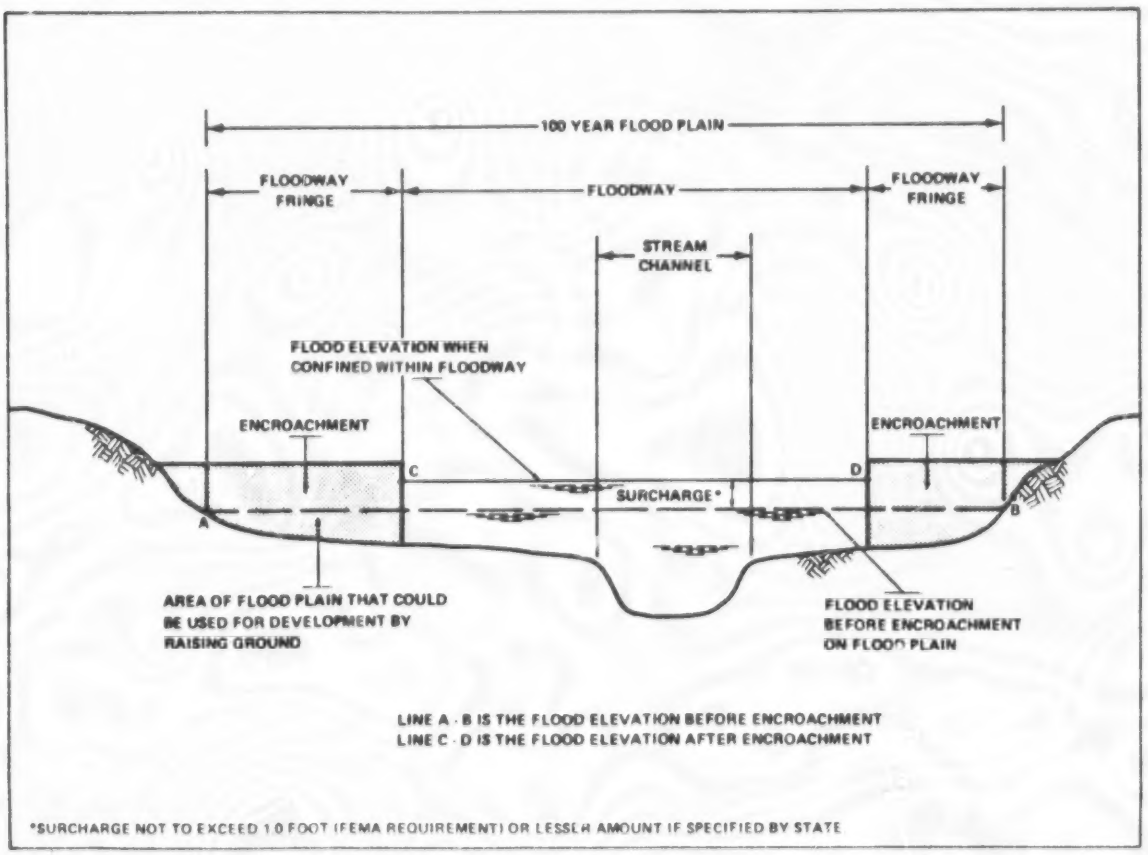
As shown on the Flood Boundary and Floodway Map (Exhibit 2), the floodway boundaries were computed at cross sections. Between cross sections, the boundaries were interpolated. In cases where the floodway and 100-year flood plain boundaries are either close together or collinear, only the floodway boundary has been shown. Portions of the floodway widths for the San Marcos River extend beyond the corporate limits.

The area between the floodway and 100-year flood plain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the flood plain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood by more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to flood plain development are shown in Figure 2.


100 YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE A - B IS THE FLOOD ELEVATION BEFORE ENCROACHMENT
LINE C - D IS THE FLOOD ELEVATION AFTER ENCROACHMENT
*SURCHARGE NOT TO EXCEED 1.0 FOOT (FEMA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE

FLOODWAY SCHEMATIC

Figure 2

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5.0 INSURANCE APPLICATION

To establish actuarial insurance rates, data from the engineering study must be transformed into flood insurance criteria. This process includes the determination of reaches, Flood Hazard Factors, and flood insurance zone designations for the flooding source studied in detail in the Town of Martindale.

5.1 Reach Determinations

Reaches are defined as sections of flood plain that have relatively the same flood hazard, based on the average weighted difference in water-surface elevations between the 10- and 100-year floods. This difference may not have a variation greater than that indicated in the following tabulation for more than 20 percent of the reach:

Average Difference Between 10- and 100-Year Floods	Variation
Less than 2 feet	0.5 foot
2 to 7 feet	1.0 foot
7.1 to 12 feet	2.0 feet
More than 12 feet	3.0 feet

The location of the reach determined for the flooding source of the Town of Martindale is shown on the Flood Profiles (Exhibit 1) and summarized in Table 3.

5.2 Flood Hazard Factors

The Flood Hazard Factor (FHF) is used to establish relationships between depth and frequency of flooding in any reach. This relationship is then used with depth-damage relationships for various classes of structures to establish actuarial insurance rate tables.

The FHF for a reach is the average weighted difference between the 10- and 100-year flood water-surface elevations rounded to the nearest one-half foot, multiplied by 10, and shown as a three-digit code. For example, if the difference between water-surface elevations of the 10- and 100-year floods is 0.7 foot, the FHF is 005; if the difference is 1.4 feet, the FHF is 015; if the difference is 5.0 feet, the FHF is 050. When the difference between the 10- and 100-year flood water-surface elevations is greater than 10.0 feet, it is rounded to the nearest whole foot.

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FLOODING SOURCE	PANEL[1]	ELEVATION DIFFERENCE[2] BETWEEN 1.0% (100-YEAR) FLOOD AND			FHF	ZONE	BASE FLOOD ELEVATION[3] (NGVD)
		10% (10 YR.)	2% (50 YR.)	0.2% (500 YR.)			
San Marcos River Reach 1	05	-8.0	-2.6	+5.8	090	A16	Varies

[1]Flood Insurance Rate Map Panel
[2]Weighted Average
[3]Rounded to the nearest foot - see map

TABLE 3

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF MARTINDALE, TX

(CALDWELL CO.)

FLOOD INSURANCE ZONE DATA

SAN MARCOS RIVER

5.3 Flood Insurance Zones

Flood insurance zones and zone numbers are assigned based on the type of flood hazard and the FHF, respectively. A unique zone number is associated with each possible FHF, and varies from 1 for a FHF of 005 to a maximum of 30 for a FHF of 200 or greater.

Zone A: Special Flood Hazard Areas inundated by the 100-year flood, determined by approximate methods; no base flood elevations shown or FHFs determined.

Zone A16: Special Flood Hazard Areas inundated by the 100-year flood; with base flood elevations shown, and zones subdivided according to FHFs.

Zone B: Areas between the Special Flood Hazard Areas and the limits of the 500-year flood; areas that are protected from the 100- or 500-year floods by dike, levee, or other water control structure; areas subject to certain types of 100-year shallow flooding where depths are less than 1.0 foot; and areas subject to 100-year flooding from sources with drainage areas less than 1 square mile. Zone B is not subdivided.

Zone C: Areas of minimal flooding; not subdivided.

Flood elevation differences, FHFs, flood insurance zones, and base flood elevations for the flooding source studied in detail in the community are shown in Table 3.

5.4 Flood Insurance Rate Map Description

The Flood Insurance Rate Map for the Town of Martindale is, for insurance purposes, the principal result of the Flood Insurance Study. This map contains the official delineation of flood insurance zones and base flood elevations. Base flood elevation lines show the locations of the expected whole-foot water-surface elevation of the base (100-year) flood. The base flood elevations and zone numbers are used by insurance agents, in conjunction with structure elevations and characteristics, to assign actuarial insurance rates to structures and contents insured under the National Flood Insurance Program.

6.0 OTHER STUDIES

This Flood Insurance Study was prepared by compiling existing hydrologic and hydraulic technical and scientific data. The data was identified as the best available at the time of compilation of this Flood Insurance Study and should

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depict the general conditions of the flooding sources with relative accuracy. FEMA performed a cursory review and accepted the data as valid for purposes of this Flood Insurance Study and the NFIP. However, if better information is known to exist or has been developed since the date of this report, the information should be immediately forwarded to the Natural and Technological Hazards Division, Federal Emergency Management Agency (Regional Director, Region VI, Federal Center, Denton, Texas 76201) for consideration for revision of this study.

Flood Insurance Studies for the unincorporated areas of Caldwell County and Guadalupe County have been completed (References 3 and 6). The results of this study are in exact agreement with the results of the Caldwell County study. Since flood elevations for the San Marcos River in the Guadalupe County study were not determined using the HEC-2 program, notable differences in these elevations exist when compared with the elevations determined in the Martindale study. Floodways for the river were not determined in the Guadalupe County study.

7.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting the Natural and Technological Hazards Division, Federal Emergency Management Agency, Regional Director, Region VI, Federal Center, Denton, Texas 76201.

8.0 BIBLIOGRAPHY AND REFERENCES

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2. U. S. Army Corps of Engineers, Fort Worth District, Flood Hazard Information, San Marcos and Blanco Rivers, San Marcos, Texas, Fort Worth, Texas, June 1971.

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4. U. S. Army Corps of Engineers, Hydrologic Engineering Center, HEC-2 Water Surface Profiles, Generalized Computer Program, Davis, California, November 1976.

5. U. S. Department of the Interior, Geological Survey, 7.5-Minute Series Topographic Maps, Scale 1:24,000, Contour Interval 10 Feet: Martindale, Texas, 1964.

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6. Federal Emergency Management Agency, Federal Insurance Administration, Flood Insurance Study, Unincorporated Areas of Guadalupe County, Texas, Washington, D. C., November 25, 1980.

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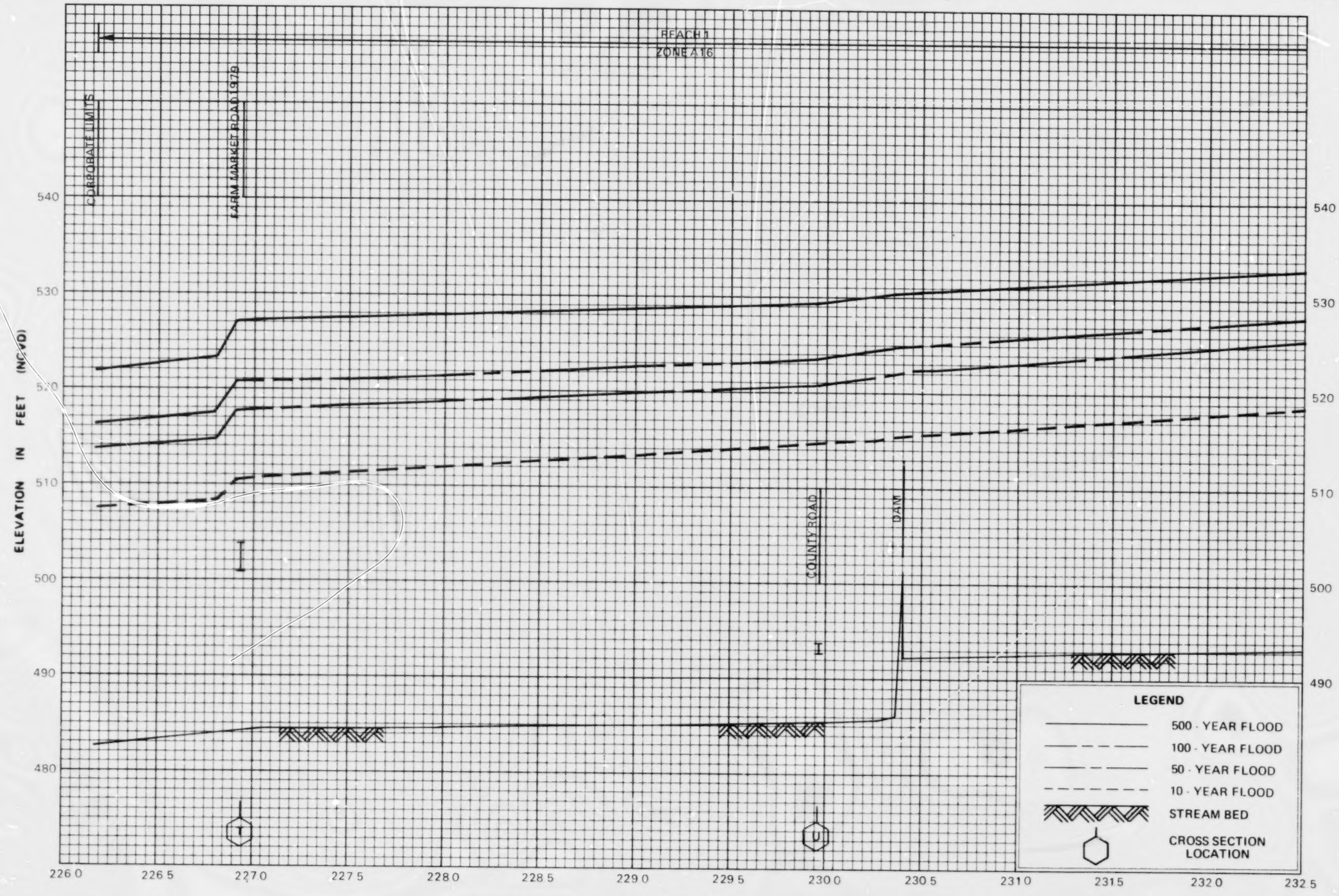

FLOOD PROFILES

SAN MARCOS RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF MARTINDALE, TX

(CALDWELL COUNTY)

01P

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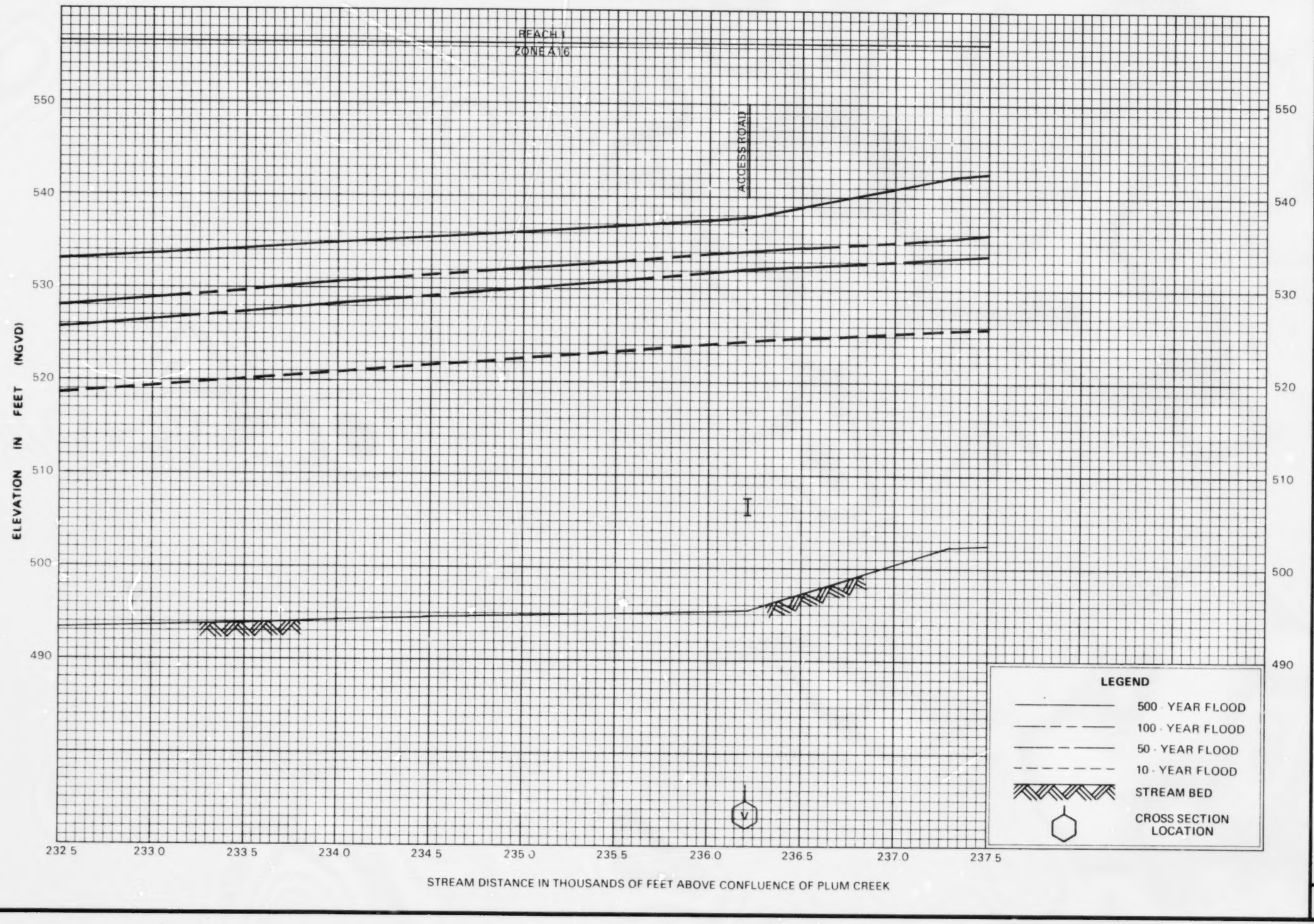

FLOOD PROFILES

SAN MARCOS RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF MARTINDALE, TX

(CALDWELL COUNTY)

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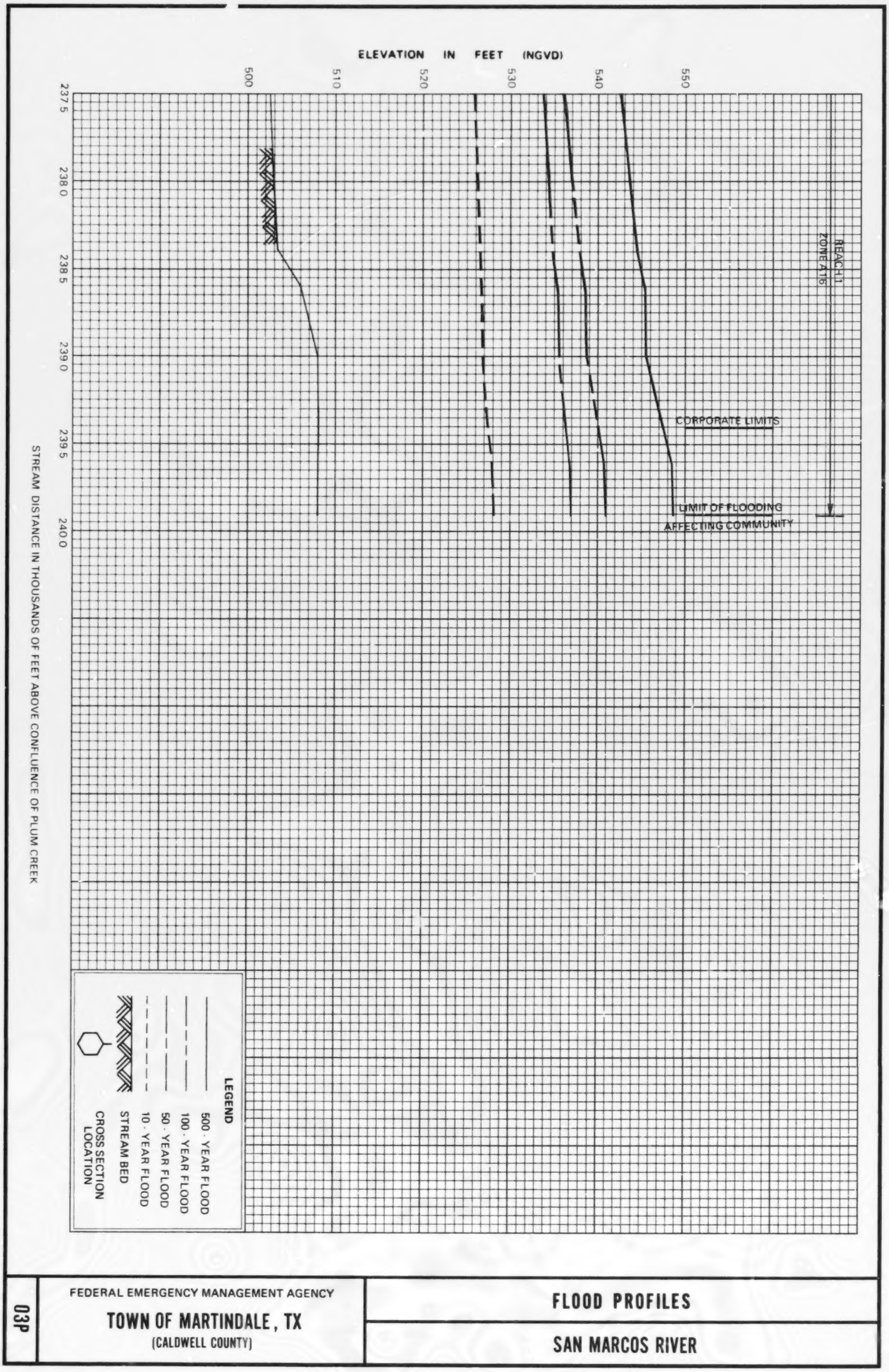

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF MARTINDALE, TX

(CALDWELL COUNTY)

FLOOD PROFILES

SAN MARCOS RIVER

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